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Biden warns Delawareans to avoid health care frauds

Scammers have already attempted to dupe residents in other states

Wilmington – Attorney General Beau Biden today advised Delawareans to be on the lookout for potential scams that claim to be part of the health care reform recently signed into law by President Obama. Scammers have attempted to prey on residents in other states by selling them fake insurance products.

"Unfortunately, dishonest people always seem to be coming up with new ways to try to trick people out of their hard-earned money," Biden said. "We should all take common-sense steps to protect ourselves from being victimized."

Biden issued a series of suggestions to Delawareans:

- Be skeptical of phone solicitations offering to sell health care plans involving the made-up term "Obamacare"
- Check with the Delaware Department of Insurance at 800-282-8611 or consumer@deins.state.de.us to determine whether an insurance company is licensed with the state before making any purchase
- Do not believe a caller who claims to be selling the "final spots" on government insurance plans like Medicaid or Medicare
- As always, Biden added, Delawareans should be careful not to disclose personal data over the phone to parties that may not be trustworthy.

Examples of fraud abound across the country in the short time since the law passed. A woman in Illinois said she received a phone call offering insurance to protect against so-called "death panels," which do not exist. Scammers in Alabama have reportedly tried to sell "government health care reform insurance" if customers provided sensitive personal information, such as bank account numbers. Scammers are also claiming to sell the "last" spots on government health plans or plans that allowed customers to more quickly obtain Medicare drug rebates, which is not possible.

"It's especially important for seniors to be skeptical of phone solicitations," said Biden, who established the Department's Senior Protection Initiative in 2008. "Scams often target seniors, and unfortunately most of these frauds go unreported. Seniors are also particularly concerned about medical issues, which is another reason to be extra careful of health insurance solicitations."

If you suspect you have been contacted by a scam operation, contact the Attorney General's Consumer Fraud Hotline at 1-800-220-5424.